



**Name of the account provider: Starling Bank Ltd**

**Account name: Personal Current Account**

**Date: 14th February 2023**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your Terms and Conditions and in the Rate, Fees and Charges document.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	£0
<b>Payments (excluding cards)</b>	
Direct Debit	£0
Standing Order	£0
Sending money within the UK	Faster Payments £0 CHAPS £20
Sending money outside the UK	£0.30 to £5.50 (See 'Information on additional services' below for exact pricing)
Receiving money from outside the UK	Where a transaction requires a foreign exchange conversion, a 2% margin is applied *Please also note that the sender's bank and other banks involved in processing the payment may charge additional fees.
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	£0
Cash withdrawal in foreign currency outside the UK	£0
Debit card payment in pounds	£0
Debit card payment in a foreign currency	£0

### Overdrafts and related services

Arranged overdraft	15%, 25% and 35% EAR* (variable) for arranged overdrafts based on a range of different factors, including information from multiple credit reference agencies. Representative rate is 15% EAR* (variable) *EAR = Equivalent Annual Rate
Unarranged overdraft	£0
Refusing a payment due to lack of funds	£0
Allowing a payment despite lack of funds	£0

### Other services

Replacement debit card (UK address)	£5 per card
Replacement debit card (overseas)	£10 per card
Cancelling a cheque	Service not available

### Information on additional services

Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)

Service	Fee
Certifying your account documents	£20
International money transfer	Refer to <a href="https://www.starlingbank.com/send-money-abroad/">https://www.starlingbank.com/send-money-abroad/</a> for exact prices and a full list of countries you can send money to.